

MHS THE FUTURE OF TRICARE®

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#### TRICARE IS CHANGING

#### What does that mean to me?

Improved access to care
Extended hours for Primary Care \*
One Call Resolution
Enrollment changes
Health plan costs

#### **ARE YOU READY?**

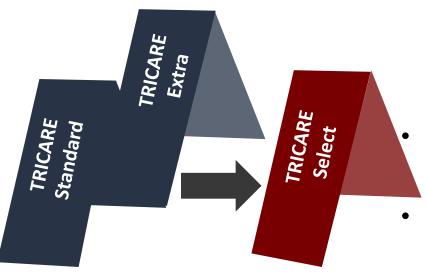
# **Improvements to Access to Care**

- Primary Care Clinics will be extending their hours until 1800 (except MCRD and RB) starting 1 Nov.
- One Call Resolution patients will NOT be asked to call back for appointments.
- Enhanced marketing of 24/7 Nurse Advice Line (NAL) 800-TRICARE, Secure Messaging (Relay Health), TRICARE Online (book appointments online) and Express Scripts for mailing of prescriptions and automatic refills.

### **MOVING TO TRICARE SELECT**

#takecommand

On Jan. 1, 2018, existing TRICARE Standard and TRICARE Extra beneficiaries will be converted to TRICARE Select.



- Preferred provider organization (PPO) style plan
- Replaces TRICARE Standard and TRICARE Extra
- New active duty family members will be enrolled in TRICARE Select if they live outside of a Prime Service Area or overseas
  - Changing to TRICARE Select will mean no decrease in coverage
  - \*\*Active duty no changes to enrollment or health plan option

# What Happens January 1, 2018?

 If you are TRICARE Prime now, you will stay Prime January 1, 2018 if you live in a Prime Service Area (PSA) – 40 mile radius around an MTF.

 If you are TRICARE Standard or Extra, you will be switched to TRICARE Select.

## **ENROLLMENT CHANGES**



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DECEMBER 2017

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- Administration of the TRICARE benefit will transition from a Fiscal Year period (Oct. – Sept.) to a Calendar Year period (Jan. – Dec.)
- There will be a transition period from Oct. 1, 2017 to Dec. 31, 2017
  - Enrollment fees will be prorated for the three-month period (Oct. 1 – Dec. 31, 2017) and billed accordingly for beneficiaries who pay on a monthly or quarterly basis
  - Beneficiaries who pay fees on an annual basis will be billed for the fees to cover the three-month period (Oct. 1 – Dec. 31, 2017) and will receive a billing notice for the annual fee for calendar year 2018
- TRICARE Prime beneficiaries will need to pay an additional quarter's premium to cover Oct. 1, 2017 Dec. 31, 2017, then actual renewal will be on Jan. 1, 2018

### **ENROLLMENT FREEZE**



- By Nov. 20, 2017 beneficiaries should complete any and all enrollment actions
- During December 2017, there will be an enrollment freeze for TRICARE Prime enrollments, and primary care manager changes will be delayed
- You will still be able to receive care during the enrollment freeze
- Eligible beneficiaries must be registered in the Defense Enrollment Eligibility Reporting System, or DEERS, to enroll in TRICARE Prime or a Prime option online, by phone or by mail

#### #takecommand

## **TRICARE Plans Enrollment 01 Jan 18**

- Calendar year 2018 is a transitional year
  - ADFMs and retired can move between plans with no lock-out
    - If you don't enroll in a TRICARE plan or choose to disenroll from your TRICARE plan on or after January 1, 2018 can only receive care at a military clinic or hospital on a space available basis
- Starting January 01, 2019, if beneficiaries choose to switch between TRICARE Prime and TRICARE Select, they must do so during an open enrollment period or within 90 days of a qualifying life event (QLE).
  - Open enrollment mid November mid December
  - QLE marriage, divorce, birth/adoption, moving, retirement

# **HEALTH PLAN COSTS (2018)**



 Starting Jan. 1, 2018, costs for TRICARE benefits will be charged by Calendar Year (Jan. – Dec.) instead of Fiscal Year (Oct. – Sept.)



- You will fall into two groups based on when you or your sponsor entered active duty
- Each group will have different enrollment fees and out-of-pocket costs
  - Group A: If you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018, you are in Group A
  - Group B: If you or your sponsor's initial enlistment or appointment occurs on or after Jan. 1, 2018, you are in Group B

# #takecommand

# **Active Duty Family Member Costs**

Active Duty Family Member (Individual/Family)						
	TRICARE Prime	TRICARE Standard/Extra	TRICARE Select			
TRICARE Costs	FY17/18 Group A & B	FY17	FY18 (Group A)	FY18 (Group B)		
Annual Enrollment Fees	\$0	\$0	\$0	\$0		
		E-4 & ↓: \$50/\$100	E-4 & ↓: \$50/\$100	E-4 & ↓: \$50/\$300		
Annual Deductible	No	E-5 & ↑: \$150/\$300	E-5 & 个: \$150/\$300	E-5 & 个: \$150/\$300		
Annual Catastrophic Cap	\$1,000	\$1,000	\$1,000	\$1,000		
	\$300 / \$600					
Point of Service Deductible Option	+ 50% of cost of care	N/A	N/A	N/A		
		E: 15% after annual deductible met	\$27 primary care	\$15 primary care		
Outpatient Visit (civilian network)	\$0	S: 20% after annual deductible met	\$34 specialty care	\$25 specialty care		
ER Visit (civilian network)	\$0	E: 15% after annual deductible met S: 20% after annual deductible met	\$87	\$40		
Urgent Care (civilian network)	\$0	E: 15% after annual deductible met S: 20% after annual deductible met		\$20		
Ambulatory Surgery (civilian network)	\$0	\$25	\$25	\$25		
Ambulance	\$0	E: 15% after annual deductible met S: 20% after annual deductible met	\$79	\$15		
DME	\$0	E: 15% after annual deductible met S: 20% after annual deductible met	_	10% of negotiated fees		
Inpatient Admission (civilian network)	\$0	\$18.20 per day (\$25 min)	\$18.60 per day (\$25 min)	\$60 per network admission		
SNF/Inpatient Rehab	\$0	\$18.20 per day (\$25 min)	\$18.60 per day (\$25 min)	\$25 per day network		

# **Retired & Family Member Costs**

## #takecommand

Retired (Individual/Family)						
	TRICARE Prime		TRICARE Standard/Extra	TRICARE Select		
TRICARE Prime	FY17	FY18 (Group A)	FY17	FY18 Group A		
				\$0 until 2021 then		
Annual Enrollment Fees	\$282.60 / \$565.20	\$350 / \$700	\$0	\$150/\$300; + COLA therafter		
Annual Deductible	No	No	No	\$150/\$300		
				\$3,000 until 2021; \$3,500 +		
Annual Catastrophic Cap	\$3,000	\$3,500	\$3,000	COLA therafter		
Point of Service Deductible	\$300 / \$600	\$300 / \$600				
Option	+ 50% of cost of care	+ 50% of cost of care	N/A	N/A		
Outpatient Visit (civilian		\$20 Primary Care		\$35 Primary Care		
network)	\$12	\$30 Specialty Care	\$12	\$45 Specialty Care		
			E: 20% after annual			
			deductible met S: 25%			
ER Visit (civilian network)	\$30	\$60	after annual deductible met	\$116		
			E: 20% after annual			
Urgent Care (civilian			deductible met S: 25%			
network)	\$12	\$30	after annual deductible met	\$35		
			E: 20% after annual			
Ambulatory Surgery (civilian			deductible met S: 25%			
network)	\$25	\$60	after annual deductible met	20%		
			E: 20% after annual			
			deductible met S: 25%			
Ambulance	\$20	\$40	after annual deductible met	\$106		
			E: 20% after annual			
			deductible met S: 25%			
DME	20% of negotiated fee	20% of negotiated fee	after annual deductible met	20%		
			\$250 per day or 25% of			
			billed charges, plus 20% cost	\$250 per day up to 25%		
Inpatient Admission			share for separately billed	hospital charge; +20%		
(civilian network)	\$11 per day (\$25 min)	\$150 per admission	services	separately billed services,		
			\$250 per day or 25% of			
			billed charges, plus 20% cost	\$250 per day up to 25%		
			share for separately billed	hospital charge; +20%		
SNF/Inpatient Rehab	\$11 per day (\$25 min)	\$30 per day	services	separately billed services,		

### PREPARE TODAY!

#takecommand

- Prepare for the changes now by:
  - Updating your contact information in the **Defense Enrollment Eligibility Reporting System (DEERS)** for you and your family
    - Go to www.dmdc.osd.mil/milconnect
    - Call **1-800-538-9552** (TTY/TDD: **1-866-363-2883**)
    - Fax updates to 1-831-655-8317
  - Signing up for eCorrespondence in milConnect
    - Log in to www.dmdc.osd.mil/milconnect and update your profile
  - Visiting the TRICARE website
    - Go to www.tricare.mil/changes
    - Sign up for email alerts about the changes to get an email anytime this page is updated